

AMENDMENT TO H.R. 627, AS REPORTED
OFFERED BY MS. CASTOR OF FLORIDA

Insert after section 8 the following new section (and redesignate succeeding sections accordingly):

1 **SEC. 9. SOLICITATIONS REQUIRED TO INCLUDE WARNING**
2 **ON ADVERSE EFFECTS OF EXCESSIVE CRED-**
3 **IT INQUIRIES.**

4 Section 127(c)(1)(B) of the Truth in Lending Act
5 (15 U.S.C. 1637(c)(1)(B)) is amended by adding at the
6 end the following new clause:

7 “(iv) EXCESSIVE CREDIT INQUIR-
8 IES.—A warning that excessive credit in-
9 quires, which occur in connection with
10 credit applications and solicitations and
11 under other circumstances, can have an
12 adverse effect on a consumer credit
13 score.”.

